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ABSTRACT

This publication describes the student financial aid programs of the U.S. Department of Education and advises students about paying for college. It outlines things a student should ask about college and how to obtain financial aid, whether grants, work-study, or loans. Chapters provide information on: (1) "Education after High School"; (2) "Paying Tuition and Other Costs"; (3) "Applying for Financial Aid"; (4) "Eligibility Criteria"; (5) "Important Deadlines"; (6) "Federal Pell Grants"; (7) "Campus-Based Aid Programs"; (8) "Stafford Loans"; (9) "PLUS Loans (Parent Loans)"; (10) "Stafford and PLUS Loan Questions"; (11) "Contacting Us"; (12) "Reducing the Cost of School"; and (13) "Taking the Next Step." (SLD)

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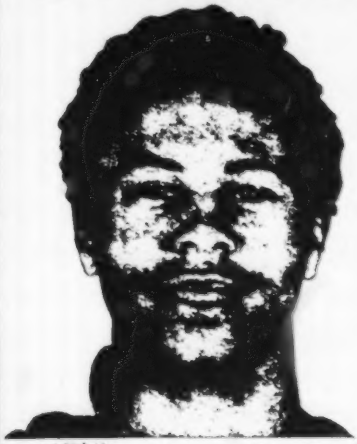
Funding Your Education

2003-2004



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FEDERAL STUDENT AID

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Frequently Requested Telephone Numbers

General information about the federal student financial aid programs, help completing the *Free Application for Federal Student Aid* (FAFSA), and information and technical assistance for *FAFSA on the Web*:

1-800-4-FED-AID (1-800-433-3243)

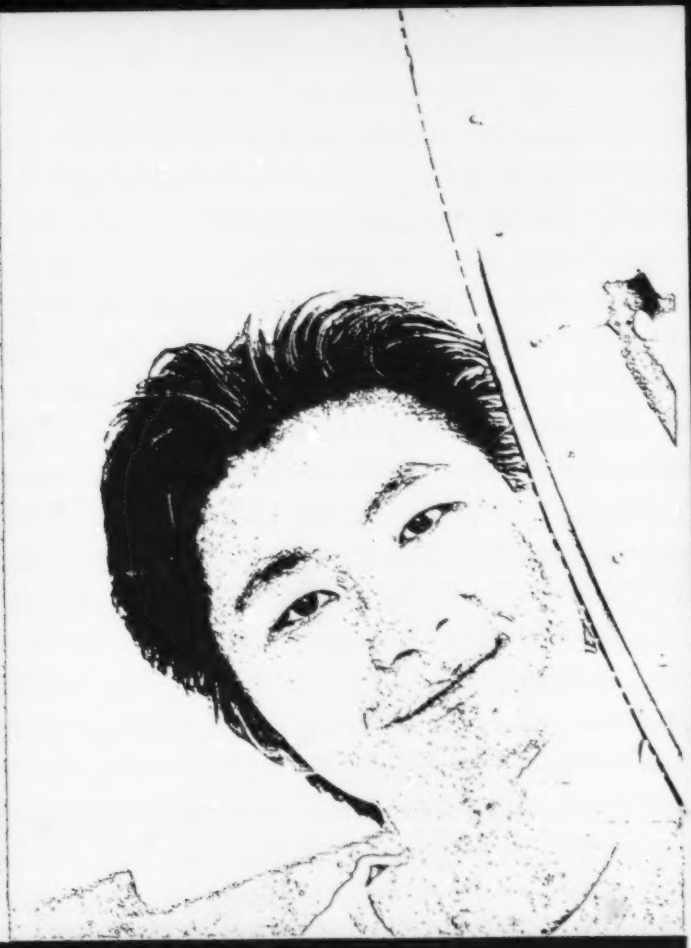
TTY number for hearing-impaired individuals to call with any federal student aid questions:

1-800-730-8913

To report fraud, waste, or abuse involving federal student aid funds:

1-800-MIS-USED (1-800-647-8733)

Note: On page 13 you'll find additional information on the Federal Student Aid Information Center services.



Useful Web Sites

To find more information on federal student aid, access *FAFSA on the Web*, obtain a PIN (a number needed to apply for federal student aid online), access *The Student Guide* and other federal student aid publications (in English and Spanish), find federal government resources for education, and find federal school codes (used to complete the FAFSA):

www.studentaid.ed.gov

Help completing the FAFSA:

www.ed.gov/prog_info/SFA/FAFSA

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FEDERAL STUDENT AID

No Child Left Behind

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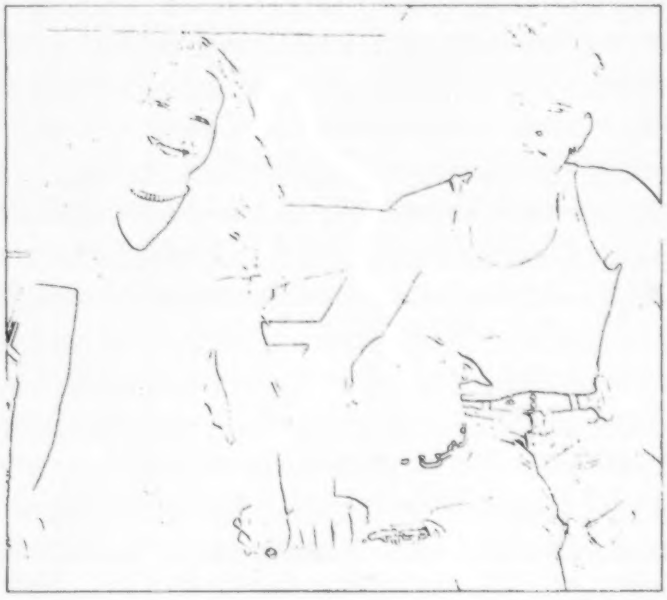
Education After High School

Are you considering education beyond high school? It's a big investment of time, money, and effort, so you should carefully evaluate the school you're considering. Choosing the school you'll attend is one of the most important decisions you need to make. Another is how you're going to pay for your education. To help you and other students, the U.S. Department of Education offers a variety of student financial aid programs, which this publication describes.

It's up to you to check out a school. Just because a school participates in the federal student financial aid programs doesn't mean we have endorsed the quality of the education the school offers. We don't approve a school's curricula, policies, or administrative practices, except as they relate to how the school operates the federal student financial aid programs.



WHAT INFORMATION SHOULD I GET FROM A SCHOOL?
Some of the basic questions you should ask when considering a college or career school are

- Does the school offer the courses and type of program I want?
- Do I meet the admissions requirements?
- Does the school offer a high quality education at a reasonable price?
- Does the school offer services I need and activities I'm interested in?
- What are job placement rates for students who have recently graduated?

Note: When we refer to "school" in this publication, we mean a two- or four-year public or private educational institution or a career or trade school.

Most of this information is covered in a school's catalog or in its introductory brochures. Make sure you get these from schools you're interested in attending. Also, the reference section of your local library has many books that provide information about colleges and career schools.

You can also find a lot of information on the Internet; many colleges and career schools have Web sites. If you know someone who attends or attended a school you're considering, ask that person his or her opinion of the school.

You should ask about the school's accreditation, licensing, student loan default rate, and campus security.

- Find out the school's loan default rate (the percentage of students who attended the school, took out federal student loans, and later failed to repay their loans on time). You might not be able to get aid from some of our programs at a school that has a high default rate.
- Get a copy of the school's campus security report, which provides information on the school's campus security policies and campus crime statistics. Schools must publish a campus security report every year and distribute it to all current students and employees of the school. In addition, if you contact a school and ask for admissions information, the school must inform you that its campus security report is available, provide you with a summary of the report, and let you know how you may get a copy. Parents and students can use the Internet to review crime statistics for many colleges, universities, and career schools. These statistics can be found at the Department of Education's Web site at **www.ope.ed.gov/security**
- Talk to high school counselors, local employers, and the state higher education agency. You can also see if any complaints about the school have been filed with the local Better Business Bureau or the consumer protection division of the state attorney general's office. You can search for Better Business Bureau offices at **www.bbb.org** Contact these organizations if you have a complaint about a school.

Find out the school's job placement rates (the percentage of students who are placed in jobs relevant to their courses of study).

- If the school advertises its job placement rates, it must also publish the most recent employment statistics, graduation statistics, and any other information necessary to back up its claims. This information must be available at or before the time you apply for admission to the school. Also, check with local employers to see whether they have hired graduates from the school.

Find out about the school's refund policy.

- If you enroll but never begin classes, you should get most of your money back. If you begin attending classes but leave before completing your coursework, you might be able to get part of your money back.

Find out about financial aid availability at the school.

- You have the right to receive the following information from the school:
  1 what the location, hours, and counseling procedures are for the school's financial aid office;
  2 what financial assistance is available, including federal, state, local, private, and institutional financial aid programs;
  3 what the procedures and deadlines are for submitting applications for each available financial aid program;
  4 how the school selects financial aid recipients;
  5 how the school determines your financial need;
  6 how the school determines each type and amount of assistance in your financial aid package;
  7 how and when you'll receive your aid;
  8 how the school determines whether you're making satisfactory academic progress, and what happens if you're not (whether you continue to receive federal financial aid depends, in part, on whether you make satisfactory academic progress); and
  9 if you're offered a Federal Work-Study job, what the job is, what hours you must work, what your duties will be, what the pay will be, and how and when you'll be paid.

Find out about the school's return-of-aid policy.

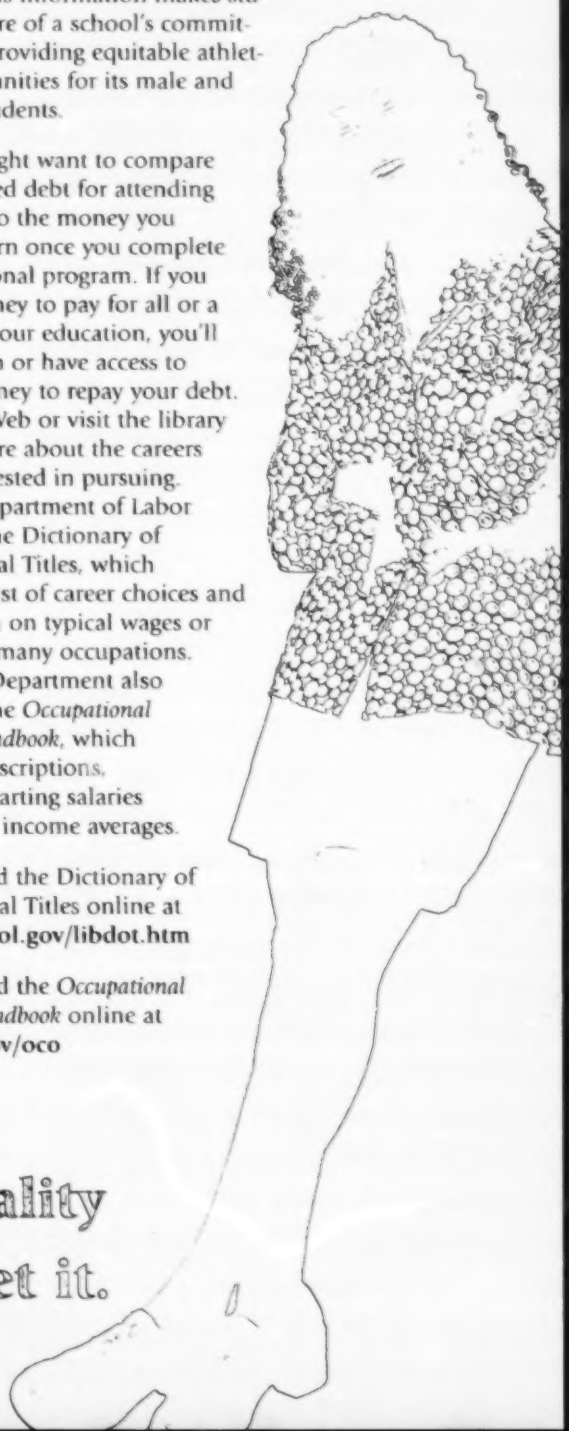
- If you receive federal student aid from any of the programs mentioned in this publication (except for Federal Work-Study), and you withdraw from school, some of that money may have to be returned by you or your school. Also, even if you don't finish your coursework, you'll have to repay the loan funds you received, less any amount your school has returned to your lender.

Find out the school's completion and transfer-out rates.

- A school is required to disclose to current and prospective students the percentage of its students who complete the school's programs and the percentage of students who transfer out of the school.

Get a copy of the school's "equity-in-athletics" report.

- Any coeducational school where you can receive federal student aid and where there's an intercollegiate athletic program must prepare an equity-in-athletics report giving financial and statistical information for men's and women's sports. This information makes students aware of a school's commitment to providing equitable athletic opportunities for its male and female students.



You also might want to compare your expected debt for attending the school to the money you expect to earn once you complete the educational program. If you borrow money to pay for all or a portion of your education, you'll need to earn or have access to enough money to repay your debt. Check the Web or visit the library to learn more about the careers you're interested in pursuing. The U.S. Department of Labor publishes the Dictionary of Occupational Titles, which includes a list of career choices and information on typical wages or salaries for many occupations. The Labor Department also publishes the *Occupational Outlook Handbook*, which gives job descriptions, including starting salaries and annual income averages.

You can find the Dictionary of Occupational Titles online at **www.oalj.dol.gov/libdot.htm**

You can find the *Occupational Outlook Handbook* online at **www.bls.gov/oco**

You're paying for a high-quality education. Make sure you get it.

Paying Tuition and Other Costs

Regardless of which college or career school you choose, you'll probably need help paying for your tuition, fees, books, and living expenses. You're probably wondering how you're going to pay for these things. As we mentioned, the Department of Education offers a variety of student financial aid programs that can help, if you qualify.

SO, HOW CAN THE U.S. DEPARTMENT OF EDUCATION HELP ME PAY FOR SCHOOL?
Federal student aid includes grants, work-study, and loans. You don't have to pay back grants. Work-study allows you to earn money for your education, and loans allow you to borrow money for school. You'll have to repay any money you borrow. See pages 8-12 for more detailed information on the federal student aid programs.

You can learn about state programs by contacting your state department of education (see the inside back cover of this publication for a list of phone numbers), and you can learn about other programs by checking with your high school counselor or the college or career school you plan to attend. You also might want to use a search engine on the Web with a key phrase such as "financial aid," "student aid," or "scholarships." Or, check the reference section of your local library under the same phrases.

WHAT ABOUT SCHOLARSHIP SEARCH SERVICES THAT CONTACT ME?
Many private scholarship search services provide lists of sources of financial assistance for which you may apply. You should be aware that we do not evaluate private scholarship search services. If you decide to use a service, you can check its reputation by contacting the Better Business Bureau or a state attorney general's office.

HOW CAN I TELL THESE SEARCH SERVICES AREN'T SCAMS? ARE THERE ANY SIGNS I SHOULD LOOK FOR?
Estimates show that families lose millions of dollars to scholarship fraud every year. The College Scholarship Fraud Prevention Act provides protection against fraud in student financial assistance. The Federal Trade Commission (FTC) cautions students to look for these telltale lines:

- "The scholarship is guaranteed or your money back."
- "You can't get this information anywhere else."
- "I just need your credit card or bank account number to hold this scholarship."
- "We'll do all the work."
- "The scholarship will cost some money."
- "You've been selected by a 'national foundation' to receive a scholarship" or "You're a finalist" in a contest you never entered.

Be careful when searching for information on student financial assistance. Make sure information and offers are legitimate. Don't fall prey to fraud.

To file a complaint, or for free information, call 1-877-FTC-HELP (1-877-382-4357) or visit **www.ftc.gov/scholarshipscams**

Applying for Financial Aid

Applying for federal student aid is easy, and it's free. You can even apply before you've been accepted to a school.

BUT I HATE FILLING OUT A BUNCH OF FORMS.
You don't have to fill out form after form; all you have to do is complete a *Free Application for Federal Student Aid* (FAFSA). You can even apply electronically from your home computer or from a computer at a central location like your high school, your local public library, or your local educational opportunity center using *FAFSA on the Web*. All you need is a computer with access to the Internet. *FAFSA on the Web* can be found at **www.studentaid.ed.gov** Click on the FAFSA logo in the left column.

SO, IF I WANT OR NEED TO USE A PAPER FORM, WHERE CAN I GET ONE?
You can get a paper FAFSA—in English or Spanish—from your local library or high school, the college or career school you plan to attend, or from our Federal Student Aid Information Center:

Federal Student Aid Information Center
PO Box 84
Washington, DC 20044
1-800-4-FED-AID (1-800-433-3243)

Your college or career school can give you any other forms you might need for school or state aid.

If you use a paper FAFSA, just mail it in the pre-addressed envelope that's in your FAFSA packet. Or, before mailing it, you could check to see if your school, or a school that interests you, offers the option of submitting your FAFSA information electronically (which is different from you submitting it over the Internet).

WHEN CAN I APPLY?

For 2003-2004, you should apply as soon after January 1, 2003, as possible. Don't transmit your electronic FAFSA or sign, date, or mail your paper FAFSA before January 1, 2003. If you do any of these things, your application will be returned to you.

Your eligibility is determined one award year at a time. The results of your 2003-2004 application are good only for the 2003-2004 award year (July 1, 2003 to June 30, 2004, and any summer terms that your school considers part of that award year).

After you've applied for the first time, you might be able to apply more easily and quickly in subsequent award years by completing a Renewal FAFSA. With a Renewal FAFSA, you have to fill out generally only the information that changed from the previous award year. The Renewal FAFSA is also available at *FAFSA on the Web*.

WHAT SHOULD I KNOW BEFORE I FILL OUT AN APPLICATION?

You need to have a Social Security Number. You'll need a valid Social Security Number (SSN) to apply for federal student aid. We use your SSN to verify your information and locate your records. If you don't have an SSN yet, you should apply for one at your local Social Security office. You can find out more about applying at **www.ssa.gov**

You should have a PIN. If you fill out a FAFSA using *FAFSA on the Web*, having a PIN (an electronic access code number) allows you (and your parents, if they have a PIN and you're a dependent student—see the box at right) to "sign" your FAFSA electronically. That way, the student aid process can be completed totally online. Your electronic signature holds the same legal status as a written signature, so don't give out your PIN to anyone.

FAFSA on the Web filers should request a PIN through **www.studentaid.ed.gov** At the site, click on "Apply for PIN," right under "My FSA" in the left column. You can also get answers to your PIN questions there. Or, you can call the Federal Student Aid Information Center at **1-800-4-FED-AID**. You can't request a PIN over the phone, but the Information Center can answer your questions.

You'll need to supply your name, Social Security Number, date of birth, and mailing address, and submit the PIN request. If all the information provided is correct and after it's verified with the Social Security Administration, a PIN will be generated. You'll receive your PIN either through the U.S. Postal Service or through e-mail, if you provide your e-mail address.

A PIN has other uses besides allowing you to complete a FAFSA online. Whether you complete an electronic or a paper FAFSA, you should request a PIN because you can use it to

- access your processed FAFSA data, contained in your Student Aid Report (SAR)—see page 5);
- make corrections to your application information;
- electronically sign a master promissory note (for a student loan);
- complete your Renewal FAFSA; and
- access all your applicant data records online. You can, among other things, check your student loan history.

You'll need to know whose information to report on the FAFSA. You'll need to know whether to report your and your parents' financial information or just yours. That will be determined by your dependency status. Most students who, like you, are entering college or a career school straight from high school are considered "dependent students."

You're a dependent student unless

- you were born before January 1, 1980;
- you're married;
- you're enrolled in a master's or doctorate program during the school year 2003-2004;
- you have children who receive more than half their support from you;
- you have dependents (other than your children or spouse) who live with you, who receive more than half their support from you now, and who will continue to receive more than half their support from you through June 30, 2004;
- you're an orphan or a ward of the court (or were a ward of the court until age 18); or
- you're a veteran of the U.S. Armed Forces.

If you don't fall into one of the categories mentioned above, you're dependent, and you have to report both your and your parents' financial information on the FAFSA. This information will be considered when your eligibility is determined.

If you meet at least one of the listed criteria, you're independent and report only your financial information (and your spouse's if you're married).

In special or unusual circumstances, a college's or career school's financial aid administrator **might** determine that an otherwise dependent student should be considered independent. Please see the "Eligibility Criteria" section for more on this topic.

If you're dependent and your parents are divorced or separated, you'll need to complete the FAFSA using information about the parent you lived with for the most time during the 12 months preceding the date of application. If you didn't live with either parent, or if you lived with each parent an equal number of days, use information about the parent who provided the greater amount of financial support during the 12 months preceding the date of application.

If the parent you receive financial support from was a single parent who is now married, or if the parent you receive support from is divorced or widowed and has remarried, your stepparent's financial information is required on the FAFSA. This does not mean your stepparent is obligated to give financial assistance to you, but his or her income and assets represent significant information about the family's resources. Including this information on the FAFSA helps us form an accurate picture of your family's total financial strength.

WHAT DOES THE APPLICATION ASK FOR?
Because the FAFSA asks for your family's financial information, when you complete the 2003-2004 FAFSA or *FAFSA on the Web*, you'll need your parents' 2002 U.S. income tax return if you're a dependent student. If you filed a return, you'll need yours, too. Referring to the tax forms makes it easier to answer the FAFSA questions, which ask for information from specific lines on the U.S. income tax forms. If you haven't completed your tax form in time to use it when filling out the FAFSA, you can estimate your answers and then correct them later. Bank statements, W-2 forms, and business or farm records will also be helpful.

Save all the forms you refer to when completing the FAFSA because you might need them later if your school asks you to show that the information on your FAFSA is correct. If the information is incorrect, you won't get aid until you make corrections. It's a good idea to keep a photocopy of your completed FAFSA or a printout of your application from *FAFSA on the Web*.

On *FAFSA on the Web* and the paper FAFSA, you can list as many as six schools you're interested in attending, and those schools will get the results of your application after it's been processed. Each school that participates in our programs has a federal school code. These codes must be listed in Step Six of the application so that each school that interests you can get your information.

You can get federal school codes from a college or career school financial aid office, your high school, or your local public library. *FAFSA on the Web* has built-in, searchable federal school code lists.

You aren't required to list any schools on the paper FAFSA, but if you do, the school you eventually select can deliver your aid faster. If you're using *FAFSA on the Web*, you must list at least one school in Step Six of the application.

WHAT IF I NEED HELP FILLING OUT MY APPLICATION?
If you apply using *FAFSA on the Web*, help in completing the application is built into the program. You can also go to **www.ed.gov/prog_info/FSA/FAFSA**

You can also contact the Federal Student Aid Information Center with questions on either the paper or electronic FAFSA (see page 3 for contact information). **Remember, you can get the help you need for free from one of these sources; you don't have to pay for assistance.**

HOW CAN I FIND OUT THE STATUS OF MY APPLICATION AFTER I SUBMIT IT?
Whether you filed a paper or an electronic application, you can check its status by going to the *FAFSA on the Web* site.

If you file a paper FAFSA, you can mail the postcard that comes with the FAFSA packet. We'll stamp the postcard with the date we received your FAFSA and mail the postcard back to you. We'll process your FAFSA within four weeks of the date you mail it.

You can also check on your application by contacting the Federal Student Aid Information Center at the address or phone number given on page 3.

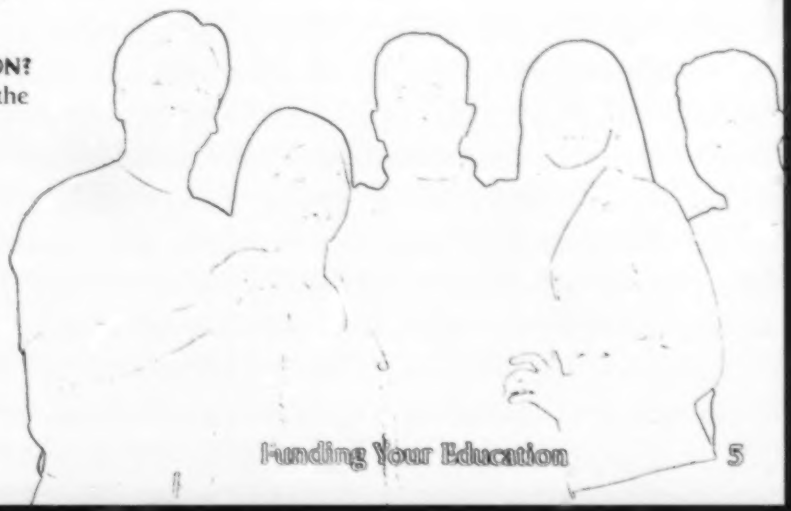
WHAT HAPPENS AFTER MY APPLICATION IS PROCESSED?
After your application information is complete and transmitted or mailed to us, you'll receive a Student Aid Report (SAR) (if you applied with a paper FAFSA) or a SAR Information Acknowledgement (if you applied using *FAFSA on the Web*). But, if you provided your e-mail address on your paper or electronic application, you'll instead get back an e-mail that contains a secure link so you can access your SAR on the Web. You'll get this link in one to five days. If you don't have, or provide, an e-mail address, you'll get a SAR within four weeks or a SAR Information Acknowledgement within two weeks.

WHAT DO I DO WITH MY SAR?
When you receive your SAR, you must review it carefully to make sure it's correct and complete. If it is, and it contains your Expected Family Contribution (EFC) (see page 6), your school will use your SAR as the basis to pay you federal student aid funds. As we stated earlier, the schools you listed on your application will also get a report of your FAFSA information.

If you need to make corrections to your SAR and you applied using a paper FAFSA, you can fix any mistakes by putting the correct answers on the SAR, signing it, and mailing it back.

You can check the information on your SAR Information Acknowledgement, but you cannot use it to make corrections. You'll need to make corrections through *FAFSA on the Web*, using your PIN. (See "You should have a PIN" on page 4.) Your school might be able to process corrections electronically for you; check with your school.

Make sure you keep a photocopy of your SAR with the corrections.



Eligibility Criteria

Eligibility for federal student aid is determined on the basis of financial need and several other factors. The financial aid administrator at the college or career school you plan to attend will determine your eligibility.

Basically, to receive aid from our programs, you must

- qualify for financial aid (except for certain loans);
- have a high school diploma or a General Education Development (GED) certificate, or pass a test approved by the U.S. Department of Education;
- be working toward a degree or certificate;
- be enrolled in an eligible program;
- be a U.S. citizen or eligible noncitizen;
- have a valid Social Security Number;
- register with the Selective Service if required (you can use the paper or electronic FAFSA to register); and
- maintain satisfactory academic progress once in school.

A law suspends aid eligibility for students who have been convicted under federal or state law of selling or possessing drugs. If you have a conviction or convictions for these offenses, call the Federal Student Aid Information Center at 1-800-4-FED-AID (1-800-433-3243) to find out if, or how, this law applies to you. Even if you're ineligible for federal aid, you should complete the FAFSA because you might be eligible for nonfederal aid from states and private institutions. If you regain eligibility during the award year, notify your financial aid administrator immediately. If you're convicted of a drug-related offense after you submit the FAFSA, you may lose eligibility for federal student aid, and you may be liable for returning any financial aid you received during a period of ineligibility. Information about this law is available by calling the Information Center at the number included in this paragraph.

If you have a question about your citizenship status, contact the financial aid office at the college or career school you plan to attend.

HOW WILL I KNOW WHAT I'M ELIGIBLE FOR?
When your FAFSA is processed, a formula, established by law, is applied to the information you provided. The formula result is called the Expected Family Contribution, or EFC. The EFC is a measure of your family's financial strength and is based on your family's income and assets. The EFC indicates how much money you and your family are expected to contribute toward your cost of attendance for the 2003-2004 school year. The EFC is used to determine your eligibility for federal student aid.

If your EFC is below a certain number, you'll be eligible for a Federal Pell Grant, assuming you meet all other eligibility requirements. The amount of your Pell Grant depends on your EFC, your cost of attendance (which the financial aid administrator at your college or career school will figure out), and your enrollment status (full time, three-quarter time, half time, or less than half time).

For our other aid programs, the financial aid administrator at your college or career school takes your cost of attendance and then subtracts your EFC, the amount of a Federal Pell Grant you're eligible for, and aid you'll get from other sources. The result is your remaining financial need:

Cost of Attendance
- EFC
- Federal Pell Grant Eligibility
- Aid From Other Sources
= Financial Need

WHAT IS COST OF ATTENDANCE?
Your cost of attendance is the sum of

- your actual tuition and fees (or the school's average tuition and fees);
- the cost of room and board (or living expenses for students who don't contract with the school for room and board);
- the cost of books, supplies, and miscellaneous expenses (including a reasonable amount for a personal computer); and
- an allowance for transportation.

Costs unrelated to completing your course of study are not included in calculating your cost of attendance.

I THINK MY FAMILY HAS SPECIAL CIRCUMSTANCES. ARE THOSE CONSIDERED IN DETERMINING HOW MUCH AID I CAN RECEIVE?
A financial aid administrator can consider special or unusual circumstances. As mentioned on page 4, the financial aid administrator at your college or career school can change your status from dependent to independent if he or she believes there's a good reason to do so. You'll have to provide your school documentation to justify the change. However, the decision to change or not to change your dependency status is based on the aid administrator's judgment, and it's final. It can't be appealed to the Department of Education.

The financial aid administrator also has the authority to adjust your cost of attendance or some of the information used to calculate your EFC. This kind of change can be made if you have unusual circumstances that affect your family's ability to contribute money to the cost of your education. If your family has any unusual circumstances (for example, high medical expenses or reduced income due to a recent job loss), contact the financial aid administrator at the school you plan to attend. He or she will decide whether an adjustment can be made. That decision cannot be appealed to the Department of Education.

Important Deadlines

You should pay special attention to the many deadlines in the student financial aid application process. Missing a deadline could prevent you from receiving some or all of the aid you're eligible to receive.

WHAT DEADLINES DO I HAVE TO MEET?

FAFSA

Whether you apply electronically or by mail, we must receive your paper FAFSA or your *FAFSA on the Web* transmission by June 30, 2004, for the 2003-2004 school year. If we don't, your application will not be processed, and you won't get any federal student aid for the 2003-2004 award year.

Other Deadlines

Each school sets its own deadlines for students to apply for the school's own aid and to apply for aid from the U.S. Department of Education's campus-based programs (Federal Supplemental Educational Opportunity Grants [FSEOG], Federal Work-Study [FWS], and Federal Perkins Loans)—see page 8. The deadlines are usually much earlier than our June 30, 2004, deadline for filing a FAFSA. Check with the school for these deadlines. Also, states have their own deadlines for applying for state aid, so check with your state agency. You might miss out on aid from these programs if you don't apply early. The inside back cover of this publication lists telephone numbers for state agencies.

SAR Deadline

There is also a deadline for your college or career school to receive your valid Student Aid Report (SAR). A valid record is one that is complete and needs no corrections. If you don't list the school you plan to attend on your FAFSA, the school will not receive an electronic record. In that case, you must submit a valid paper SAR to the school's financial aid office by its deadline. Check with your college or career school to find out its deadline.

Verification Deadline

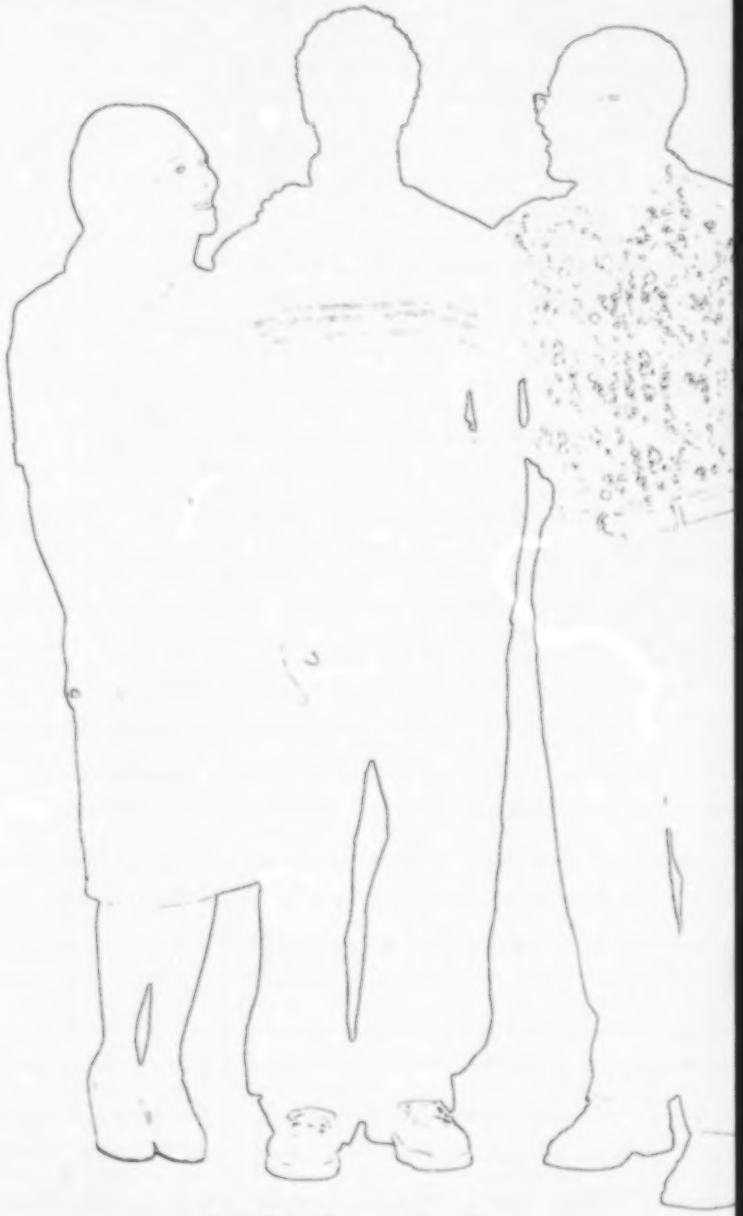
You might need to go to the financial aid office to certify that all the information reported on your application is correct or to provide additional information if your school requests it. If your application is selected for this process, called verification, your school might ask you to document that your application information is complete and correct. Check with your school to find out what the deadline is for submitting additional information, if you need to.

WHAT IS VERIFICATION?

The verification process prevents ineligible students from receiving aid if they report false information, and it ensures that eligible students receive all the aid they're qualified for.

Each year, we select a group of applications for verification. Some of these applications are selected because certain FAFSA information is inconsistent with other information reported on the application; others are chosen at random. Some colleges and career schools also choose applications for verification.

In any case, if your application is selected, you must give your financial aid office certain documentation to show that the application information you provided is correct. The sooner you verify your information, the sooner you'll be able to receive financial aid, if you're eligible.



Federal Pell Grants

A Federal Pell Grant, unlike a loan, does not have to be repaid. Pell Grants are awarded to undergraduate students who have not earned a bachelor's or a professional degree. (In some cases, however, a student enrolled in a post-baccalaureate teacher certification program might receive a Pell Grant.)

HOW MUCH CAN I GET?
Pell Grants for the 2003-2004 award year (July 1, 2003 to June 30, 2004) will depend on program funding. The maximum Pell Grant for the 2002-2003 award year was $4,000. The amount you get will depend not only on your financial need, but also on your costs to attend school, your status as a full-time or part-time student, and your plans to attend school for a full academic year or less. You can receive only one Pell Grant in an award year.

IF I'M ELIGIBLE, HOW WILL I GET THE PELL GRANT MONEY?
Your school can apply Pell Grant funds to your school costs, pay you directly (usually by check), or combine these methods. The school must tell you in writing how much your award will be and how and when you'll be paid. Schools must disburse funds at least once per term (semester, trimester, or quarter). Schools that do not use semesters, trimesters, or quarters must disburse funds at least twice per academic year.

Campus-Based Aid Programs

The Federal Supplemental Educational Opportunity Grant (FSEOG), Federal Work-Study (FWS), and Federal Perkins Loan programs are called campus-based programs because they're administered directly by the financial aid office at each participating school. Not all schools participate in all three programs.

How much aid you receive from each program depends on your financial need, on the amount of other aid you receive, and on the availability of funds at your college or career school. Unlike the Federal Pell Grant Program, which provides funds to every eligible student, the campus-based programs provide a certain amount of funds for each participating school to administer each year. When the money for a program is gone, no more awards can be made from that program for that year.

OKAY, WHAT ARE FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANTS?
Federal Supplemental Educational Opportunity Grants (FSEOG) are for undergraduates with exceptional financial need. Pell Grant recipients with the lowest EFCs will be the first to get FSEOGs, which don't have to be paid back. You can get between $100 and $4,000 a year, depending on when you apply, your financial need, and the funding at the school you're attending. These grants are awarded only to undergraduate students who have not earned a bachelor's or a professional degree.

If you're eligible, your school will credit your account, pay you directly (usually by check), or combine these methods. Your school must pay you at least once per term (semester, trimester, or quarter).

AND WHAT IS FEDERAL WORK-STUDY?
Federal Work-Study (FWS) provides part-time jobs for undergraduate and graduate students with financial need, allowing them to earn money to help pay education expenses. The program encourages community service work and work related to the recipient's course of study. Federal Work-Study can help you get valuable experience in your chosen field before you leave school.

How will I be paid?
You'll be paid by the hour. No FWS student may be paid by commission or fee. Your school must pay you directly at least once a month. Wages for the program must equal at least the current federal minimum wage but might be higher, depending on the type of work you do and the skills required. Your

total Federal Work-Study award depends on when you apply, your financial need, and the funding level at your school. The amount you earn can't exceed your total FWS award. When assigning work hours, your employer or financial aid administrator will consider your award amount, your class schedule, and your academic progress.

What kinds of jobs are there in Federal Work-Study?
If you work on campus, you'll usually work for your school. If you work off campus, your employer will usually be a private nonprofit organization or a public agency, and the work performed must be in the public interest. Your school may have agreements with private for-profit employers for Federal Work-Study jobs. This type of job must be relevant to your course of study. If you attend a career school, there might be further restrictions on the jobs you can be assigned.

WHAT ABOUT FEDERAL PERKINS LOANS?
A Federal Perkins Loan is a low-interest (5 percent) loan for both undergraduate and graduate students with exceptional financial need. These loans are made through a school's financial aid office. Your school is your lender, and the loan is made with government funds. You must repay this loan.

Your school will either pay you directly (usually by check) or apply your loan to your school charges. You'll receive the loan in at least two payments during the academic year.

How much can I borrow?
You can borrow up to $4,000 for each year of undergraduate study, depending on when you apply, your financial need, and the funding level at the school.

Other than interest, is there a charge for this loan?
No, there are no other charges. However, if you don't make loan payments as scheduled, you might have to pay a late charge plus any collection costs.

So, when do I pay it back?
If you're attending school at least half time, you have nine months after you graduate, leave school, or drop below half-time status before you must begin repayment. This is called a "grace period." If you're attending less than half time, check with your college or career school to find out how long your grace period will be. At the end of your grace period, you must begin repaying your loan. You may be allowed as many as 10 years to repay the loan in full. Periods of deferment and forbearance (see the next paragraph for more information on these terms) do not count as part of this 10-year period. Your monthly payment amount will depend on the size of your debt and the length of your repayment period.

What if I have trouble repaying the loan?
Under certain circumstances, you can receive a deferment or forbearance on your loan. During a deferment, no payments

are required and interest does not accumulate. During forbearance, your payments are postponed or reduced, or your repayment period might be extended. Interest continues to accumulate, and you are responsible for paying it.

A Perkins Loan can also be canceled under certain circumstances, such as your death or a total and permanent disability. You also might qualify for having your loan canceled because of the type of work you do once you leave school.

If you serve in the military, repayment assistance (not a cancellation, but another way to repay) might be available. For more information, contact your recruiting officer.

Another type of repayment assistance (again, not a cancellation) is available through the U.S. Department of Health and Human Services' Nursing Education Loan Repayment Program (NELRP). This program will help repay student loans for registered nurses in exchange for their service in eligible facilities located in areas experiencing a shortage of nurses. For more information, call NELRP, toll-free, at 1-866-813-3753 or visit **www.bhpr.hrsa.gov/nursing/loanrepay.htm**

If you have more questions about Perkins Loans, check with the college or career school you plan to attend.

Stafford Loans

Schools generally participate in either the Federal Family Education Loan (FFEL) Program or the William D. Ford Federal Direct Loan (Direct Loan) Program, although some schools participate in both programs. Under the Direct Loan Program, the funds for your loan come from the federal government and are delivered to you through your school. Funds for your FFEL will come from a bank, credit union, or other lender that participates in the program. Both programs offer Stafford Loans for students.

The terms and conditions of both loans are similar. The amounts you may borrow are the same whether you get a Direct Stafford Loan or a FFEL Stafford Loan. The major differences between the two programs are the source of the loan funds and certain repayment provisions.

HOW CAN I GET A FFEL OR DIRECT LOAN?
For either type of loan, you must fill out a FAFSA. After your FAFSA is processed, your school will review the results and will inform you about your loan eligibility. You'll also have to sign a promissory note, which is a binding legal document that lists the conditions under which you're borrowing and the terms under which you agree to pay back the loan.

If you have financial need remaining after your EFC, the amount of any Federal Pell Grant funds you're eligible for, and aid from other sources are subtracted from your cost of attendance, you can borrow a "subsidized" FFEL or Direct Loan to cover some or all of that remaining need. If you're eligible for a subsidized loan, the government will pay the interest while you're in school, for the first six months after you leave school, and when you qualify to have your payments deferred.

Depending on your financial need, you may borrow subsidized money for an amount up to the annual loan borrowing limit for your year in school. (Annual loan limits are listed in the next column.)

You might also be able to borrow loan funds beyond your subsidized loan amount or even if you don't have demonstrated financial need. In that case, you'd receive an unsubsidized loan. Your school will subtract the total amount of your other financial aid, if any, from your cost of attendance to determine the amount for an unsubsidized loan. Unlike a subsidized loan, you're responsible for the interest from the time the unsubsidized loan is disbursed until it's paid in full. You can choose to pay the interest or allow it to accumulate and be capitalized (that is, added to the principal amount of your loan).

You can receive a subsidized loan and an unsubsidized loan for the same enrollment period as long as the loans don't exceed the annual loan limit.

SO, HOW WILL I GET THE LOAN MONEY?
For both the Direct Loan and FFEL programs, you'll be paid through your school in at least two installments. No installment may exceed one-half of your loan amount. Your loan money must first be applied to pay for tuition and fees, room and board, and other school charges. If loan money remains, you'll receive the funds by check or in cash, unless you give the school written authorization to hold the funds until later in the enrollment period.

If you're a first-year undergraduate student and a first-time borrower, your school cannot disburse your first payment until 30 days after the first day of your enrollment period. This practice ensures that you won't have a loan to repay if you don't begin classes or if you withdraw during the first 30 days of classes.

HOW MUCH CAN I BORROW?
If you're a dependent undergraduate student, each year you can borrow up to

- $2,625 if you're a first-year student enrolled in a program of study that is at least a full academic year;
- $3,500 if you've completed your first year of study and the remainder of your program is at least a full academic year;
- $5,500 if you've completed two years of study and the remainder of your program is at least a full academic year.

If you're an independent undergraduate student or a dependent student whose parents have applied and were unable to get a PLUS Loan (a parent loan—see page 11), each year you can borrow up to

- $6,625 if you're a first-year student enrolled in a program of study that is at least a full academic year (at least $4,000 of this amount must be in unsubsidized loans);
- $7,500 if you've completed your first year of study and the remainder of your program is at least a full academic year (at least $4,000 of this amount must be in unsubsidized loans);
- $10,500 if you've completed two years of study and the remainder of your program is at least a full academic year (at least $5,000 of this amount must be in unsubsidized loans).

These amounts are the maximum yearly amounts you can borrow in both subsidized and unsubsidized FFELs or Direct Loans, individually or in combination. Because you can't borrow more than your cost of attendance minus both the amount of any Pell Grant you're eligible for and any other financial aid you'll get, you might receive less than the annual maximum amounts.

WHAT'S THE INTEREST RATE?
The interest rate is variable (adjusted annually) but does not exceed 8.25 percent. For July 1, 2002 to June 30, 2003, the interest rate for loans in repayment was 4.06 percent. The interest rate is adjusted each year on July 1. You'll be notified of interest rate changes throughout the life of your loan.

WHEN DO I PAY BACK THE LOAN?
After you graduate, leave school, or drop below half-time enrollment, you'll have a six-month grace period before you begin repayment. During this period, you'll receive repayment information, and you'll be notified of your first payment due date. You're responsible for beginning repayment on time, even if you don't receive this information, however. Payments are usually due monthly.

PLUS Loans (Parent Loans)

PLUS Loans to meet students' education costs are available through both the FFEL Program and the Direct Loan Program. Parents who have an acceptable credit history can borrow a PLUS Loan to pay the education expenses of a child who is a dependent student enrolled at least half time in an eligible program at an eligible school. (See page 4 for a discussion of dependency status.)

HOW DO MY PARENTS GET A LOAN?
Your parents fill out a PLUS Loan application, available from your school's financial aid office.

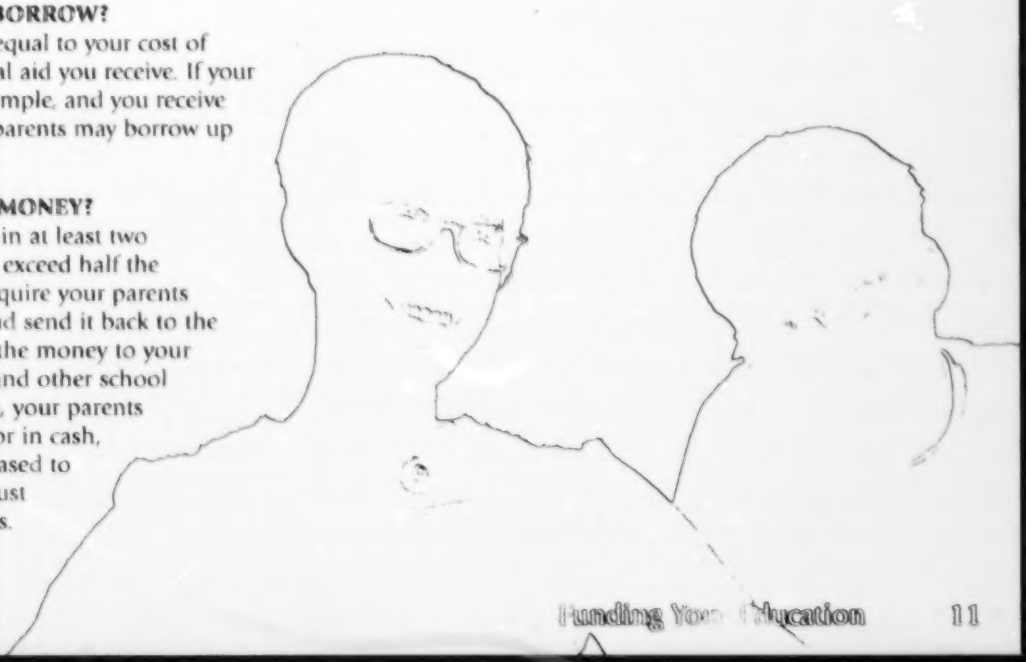
To be eligible to receive a PLUS Loan, your parents generally will be required to pass a credit check. A parent can't be turned down for having no credit history—only for having an adverse one. If your parents don't pass the credit check, they may still be able to receive a loan if someone, such as a relative or friend who is able to pass the credit check, agrees to endorse the loan. An endorser promises to repay the loan if your parents fail to do so. Your parents may also qualify for a loan without passing the credit check if they can demonstrate that extenuating circumstances exist. You and your parents must also meet other general eligibility requirements for federal student financial aid.

HOW MUCH CAN MY PARENTS BORROW?
The yearly limit on a PLUS Loan is equal to your cost of attendance minus any other financial aid you receive. If your cost of attendance is $6,000, for example, and you receive $4,000 in other financial aid, your parents may borrow up to $2,000.

WHO GETS MY PARENTS' LOAN MONEY?
Your school will receive the money in at least two installments. No one payment may exceed half the loan amount. Your school might require your parents to endorse a disbursement check and send it back to the school. The school will then apply the money to your tuition and fees, room and board, and other school charges. If any loan money remains, your parents will receive the amount as a check or in cash, unless they authorize that it be released to you. Any remaining loan money must be used for your education expenses.

WHAT'S THE INTEREST RATE?
The interest rate is variable (adjusted annually) but does not exceed 9 percent. For the 2002-2003 award year, the interest rate for PLUS Loans in repayment was 4.86 percent. The interest rate is adjusted each year on July 1. Your parents will be notified of interest rate changes throughout the life of their loan. Interest is charged on the loan from the date of the first disbursement until the loan is paid.

WHEN DO MY PARENTS BEGIN REPAYING THE LOAN?
Generally, the first payment is due within 60 days after the final loan disbursement for the period of enrollment for which you borrowed. There is no grace period for these loans. Interest begins to accumulate at the time the first disbursement is made, and your parents will begin repaying both the principal and interest while you're in school.



Stafford and PLUS Loan Questions

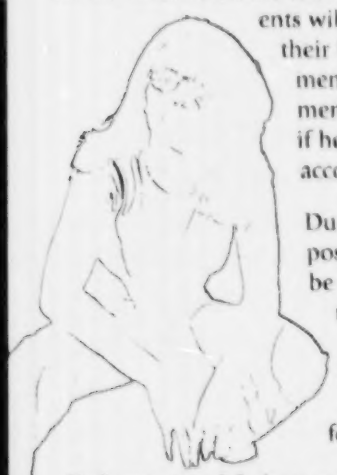
Before you or your parents borrow, make sure you understand all the terms of the loan. The following questions and answers will give you a basic understanding of FFELs and Direct Loans.

OTHER THAN INTEREST, IS THERE A CHARGE FOR THESE LOANS?
You or your parents will pay a fee of up to 4 percent, deducted proportionately from each loan disbursement. A portion of this fee goes to the federal government to help reduce the cost of the loans. Also, if you or your parents don't make loan payments as scheduled, you might be charged late fees and collection costs.

HOW ARE THE LOANS REPAID?
There are several ways to repay the loan. The choices are

- a 10-year plan with a minimum monthly payment of $50;
- a graduated plan with a monthly payment that starts out low and then increases gradually during the repayment period;
- an extended plan that allows you to repay your loan over a longer period; or
- a plan that bases the monthly payment amount on how much money you make. (Direct PLUS Loan borrowers are not eligible to repay their loans under this plan.)

WHAT IF SOMEONE HAS TROUBLE REPAYING?
Under certain circumstances, you can receive a deferment or forbearance on your loan. During a deferment, no payments are required. If you have a subsidized loan, the federal government will pay the interest that accumulates during the deferment. If your loan is unsubsidized, you'll be responsible for the interest on the loan during the deferment. Your parents will be responsible for the interest on their PLUS Loan if they have a deferment. No borrower can receive a deferment if the loan is in default (that is, if he or she has not repaid the loan according to its terms).



During forbearance, payments are postponed or reduced, or they might be extended. The government does not pay any interest during forbearance; you're responsible for paying it on your student loan, and your parents are responsible for paying it on their PLUS Loan.

Deferment and forbearance periods don't count as part of the repayment period. For more details on deferments and forbearances, see *The Student Guide*, 2003-2004, which also explains our loan programs and the loan application process in greater detail. You can access the Guide online at **www.ed.gov/prog_info/SFA/StudentGuide** You can also get a paper copy of *The Student Guide;* check with your college or career school or call our Federal Student Aid Information Center 1-800-4-FED-AID (1-800-433-3243).

CAN THE LOANS EVER BE CANCELED?
A FFEL or Direct Loan (including a PLUS Loan) can be canceled only under the following conditions:

- The borrower dies, or the student dies on whose behalf a parent borrowed.
- The borrower becomes totally and permanently disabled.
- The borrower is a full-time teacher for five consecutive years in a designated elementary or secondary school serving students from low-income families.
- The loan is discharged in bankruptcy (however, cancellation is possible only if the bankruptcy court rules that repayment would cause undue hardship).
- The student's school closes before the student completes the program.
- The school falsely certifies the loan.

In addition, if a school does not make a required return of loan funds to the lender, a portion of the FFEL or Direct Loan—up to the amount the school was required to return—can be canceled.

Even if you drop out of the program of study at the school, don't like the school or the program of study, or don't obtain employment after completing the program of study, these loans must be repaid. No cancellation is available for these reasons.

Repayment assistance (not a cancellation, but another way to repay) might be available if you serve in the military. For more information, contact your recruiting officer.

Another type of repayment assistance (again, not a cancellation) is available through the U.S. Department of Health and Human Services' Nursing Education Loan Repayment Program (NELRP). This program will help repay student loans for registered nurses in exchange for their service in eligible facilities located in areas experiencing a shortage of nurses. For more information, call NELRP, toll-free, at 1-866-813-3753 or visit **www.bhpr.hrsa.gov/nursing/loanrepay.htm**

Contacting Us

Help is always available to you, and it's free. In addition to talking with your high school counselor or the financial aid office staff at the school you plan to attend, you can access our Web site or call our student aid information telephone number.

WHAT KIND OF HELP IS ON YOUR WEB SITE?
You can find the information you need by going to **www.studentaid.ed.gov** In addition to being able to apply for federal student aid online, you can get information that will help you through the stages of choosing a school, getting funding, and even planning a career. You can access student aid publications such as *The Student Guide*, get information about repaying loans, and access a database (NSLDS) that will give you information about the student aid you've been awarded. You can also access College Opportunities On-Line (COOL), where you can link to more than 9,000 colleges and universities and get information about their programs and costs and their participation in the Department's student aid programs.

WHAT IF I HAVE QUESTIONS AND WANT TO SPEAK TO SOMEONE?
If you need answers right away to questions about federal student aid, call the Federal Student Aid Information Center at 1-800-4-FED-AID (1-800-433-3243).

WHAT KIND OF HELP CAN I GET BY CALLING THE INFORMATION CENTER?
When you call this toll-free number, the Federal Student Aid Information Center staff can

- assist you in completing the FAFSA;
- explain federal student aid eligibility requirements;
- explain the process of determining financial need and awarding aid;
- provide you with federal school codes you might need when applying;
- tell you whether a school participates in the federal student aid programs;
- tell you a school's student loan default rate;
- send you federal student aid publications;
- tell you whether your FAFSA has been processed; and
- help you get a copy of your Student Aid Report.

IS THERE A NUMBER FOR HEARING-IMPAIRED STUDENTS?
If you're hearing-impaired and have access to a TTY, you can call the following toll-free number at the Information Center for help with any federal student aid questions you have: 1-800-730-8913.

Federal Student Aid Information Center
1-800-433-3243 • TTY 1-800-730-8913

Reducing the Cost of School

There are several ways to reduce the amount that going to a college or career school will cost you so you can avoid borrowing too much.

WILL THE GOVERNMENT GIVE ME A TAX BREAK?
You or your parents might qualify for a Hope tax credit or Lifetime Learning tax credit. IRS Publication 970, *Tax Benefits for Higher Education*, explains these credits and other tax benefits. There is also a tax deduction for student loan interest for certain borrowers. This benefit applies to federal and non-federal loans taken out to pay for postsecondary education costs. The maximum deduction is $2,500 a year. For more information, call the IRS at 1-800-829-1040. TTY callers can call 1-800-829-4059.

WHAT ABOUT LOWER-COST SCHOOLS?
If you plan on working toward a bachelor's degree, you might want to consider starting out at a two-year community college and then transferring to a four-year school. Community colleges are partially funded by local and state taxes and are therefore usually less expensive than four-year schools. You'll want to make sure the courses you take during your first two years will transfer to the four-year school you want to attend and that they will count toward your bachelor's degree. (Some four-year schools are also partially funded by local

and state taxes and can also be less expensive.) You can also save money by living at home and commuting to your local community college.

WHAT ABOUT WORKING OR VOLUNTEERING?
Whether you choose a college or a career school, you can work part time to pay for some of your costs. If you do this, you should make sure that you save enough time for studying and that your work and school schedules don't conflict.

AmeriCorps is a program that allows participants to earn education awards in return for national service. For more information, contact the Corporation for National Service:

Corporation for National Service
1201 New York Avenue, NW
Washington, DC 20525
1-800-94-ACORPS (1-800-942-2677)
www.cns.gov

The U.S. Armed Forces also offer the following educational programs and ways to pay for school or to reduce your school costs:

- You can attend one of the military academies. These are four-year colleges that are tuition free and offer bachelor's degrees and a commission in the military after graduation.
- You can attend a college or career school and enroll in the Reserve Officer Training Corps (ROTC) Program, which will pay your tuition, fees, and books and provide you with a monthly allowance.
- You can join the Armed Forces before you go to a college or career school and take advantage of the Montgomery GI Bill, which provides financial support to those who attend school after serving in the military.
- If you enlist in the U.S. Army, you might be eligible to receive repayment assistance from its Loan Repayment Program. For a four-year enlistment in a selected skill in the active Army, up to $65,000 in repayment assistance might be available. For an enlistment in the Army Reserve, up to $20,000 may be available.
- You can also earn college credit for some military training, possibly reducing the number of classes you'll have to take.
- As an active member of the military, you can take courses at a college or career school during your off-duty hours.

Contact your local military recruiter for more information on these programs.

Taking the Next Step

Before enrolling, make appointments to visit the schools you're considering. Bring a list of questions to ask school representatives. Your education is a major investment, so find out as much information as you can before you enroll. Once you're enrolled, it's important that you complete school. Doing so will give you more skills, more job choices, and a higher salary. Also, if you complete your education, it will be easier to pay back any money you borrow. Borrowers who finish school are far less likely to default on their loans than those who don't finish. Defaulting on a student loan has very serious consequences. Among other consequences, defaulting can

- make you ineligible for deferments on your loans;
- make you ineligible for additional student aid;
- damage your credit record, which can interfere with buying what you need, like a car; and
- hinder your ability to find a job.

But, if you work hard and take advantage of the many programs available to help you keep school costs down and pay for school, you'll be successful in continuing your education and in pursuing a career.

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State Higher Education Agencies

These agencies provide information on state education programs, colleges and universities, student aid assistance programs, grants, scholarships, continuing education programs, career opportunities, and some guaranty agencies.

Alabama
1-334-242-1998

Alaska
1-800-441-2962

Arizona
1-602-258-2435

Arkansas
1-800-547-8839

California
1-888-224-7268

Colorado
1-303-866-2723

Connecticut
1-860-947-1833

Delaware
1-800-292-7935

District of Columbia
1-202-727-6436

Florida
1-888-827-2004

Georgia
1-800-766-6878

Hawaii
1-808-956-8213

Idaho
1-208-334-2270

Illinois
1-800-899-4722

Indiana
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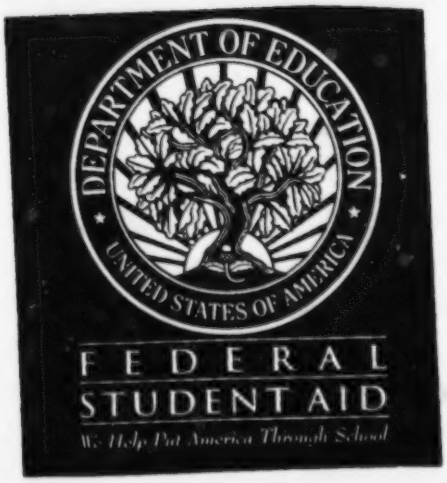
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